

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: David Resnick	§ §	Confirmation No.: 6113
Serial No.: 09/734,988	§ §	Group Art Unit: 3692
Filed: December 11, 2000	§ §	Examiner: Elda G. Milef
For: ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT	§ § § § §	Attorney Docket No.: PRECA-021 (fka 39048.21)

Commissioner for Patents  
Mail Stop Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. § 1.111**

In response to the Office Action dated September 11, 2009, Applicant respectfully requests entry of the following amendments and consideration of the following remarks.

**Amendments to the Specification:** None.

**Amendments to the Drawings:** None.

**Amendments to the Claims:** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks:** begin on page 9 of this paper.